

UNITED STATES BANKRUPTCY COURT
FOR THE
DISTRICT OF MASSACHUSETTS (WORCESTER)

In re:
Edward N. Gouin
Debtor

Chapter 13
Case No: 25-40648

OBJECTION TO PLAN

Rushmore Servicing, as Servicer for the holder of the mortgage hereinafter described, (together with its predecessors, successors, affiliates, principals, and assigns, "hereinafter the Secured Creditor") a creditor and party in interest herein, and, by and through its undersigned counsel, hereby objects to Debtor's proposed Chapter 13 Plan. As grounds, Secured Creditor states as follows:

1. Secured Creditor has an interest herein as the holder of a security interest that is secured by a mortgage on the Debtor's property located at 100 Perry Street, Douglas, MA 01516 (the "Property").
2. On or about July 1, 2025, the Debtor filed a proposed Chapter 13 Plan (the "Plan").
3. Secured Creditor filed a Proof of Claim on July 30, 2025, which lists a total claim amount of \$587,606.35 with an arrearage of \$211,971.90.
4. Debtor's plan misidentifies Secured Creditor. The correct Secured Creditor is Rushmore Servicing as Servicer for U.S. Bank National Association not in its individual capacity but solely as Trustee for RMTP Trust, Series 2021 BKM-TT-V. Accordingly, the treatment of Creditor's Claim is unclear in the Chapter 13 Plan.
5. Debtor's Plan is insufficient to provide for the arrears claim of Secured Creditor. The objecting creditor is due arrears of \$211,971.90 pursuant to Claim 5-1 filed on July 30, 2025, however the plan only provides for arrears in the amount of \$90,000.00.

WHEREFORE, Secured Creditor respectfully requests that this Honorable Court deny

Charlotte D. Kay